

Information to identify the case:

Debtor 1	Charles Kartsaklis	Social Security number or ITIN xxx-xx-0374
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-29098-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Charles Kartsaklis

4/30/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Charles Kartsaklis
Debtor

Case No. 18-29098-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 30, 2021

Form ID: 318

Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2021:

Recip ID	Recipient Name and Address
db	#+ Charles Kartsaklis, 1 Crisfield Road, Sicklerville, NJ 08081-4314
aty	+ Deiches & Ferschmann, A Professional Corporation, 25 Wilkins Avenue, Haddonfield, NJ 08033-2405
aty	+ Flaster/Greenberg PC, Commerce Center, 1810 Chapel Avenue West, Cherry Hill, NJ 08002-4606
cr	APP Group International, LLC, Porzio, Bromberg & Newman, P.C., 100 Southgate Parkway, Roseland, NJ 07962
cr	+ JPMORGAN CHASE BANK, N.A., c/o Winston & Winston, P.C., 708Third Avenue, 5th Floor, Suite 142, New York, NY 10017-4201
cr	+ Sunnova Energy Corporation, c/o Richard Harper, Baker Botts, 30 Rockefeller Plaza, New York, NY 10112-4498
517777004	+ APP Group International, LLC, Attn: Porzio Bromberg & Newman, 100 Southgate Parkway, Morristown, NJ 07960-6465
517777000	+ Aaron Bryant Stewart & Cross, 3189 Princeton Rd, Ste 217, Hamilton, OH 45011-5338
517777005	Aqua America, PO Box 1229, Newark, NJ 07101-1229
517777007	+ Berkley Research Group, LLC, 2200 Powell St., Ste 1200, Emeryville, CA 94608-1833
517777008	+ CBSG, 22 North 3rd St., Philadelphia, PA 19106-2113
517777009	+ CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
517777010	+ CEK Contractors, 523 Hollywood Ave., Cherry Hill, NJ 08002-2820
517777016	+ CODE Electrical Contractors, 523 Hollywood Ave, Cherry Hill, NJ 08002-2820
517777018	+ Consolidated Electrical Distributors Inc, 6703 S. 234th St., Ste 209, Kent, WA 98032-2931
517777019	+ Cooper Electric Supply Co., 1 Matrix Drive, Monroe Township, NJ 08831-3702
517777021	+ David Fogel, 1225 Franklin Ave, Ste 522, Garden City, NY 11530-1753
517777023	+ Empire Funding, 1022 Avenue M, Brooklyn, NY 11230-4747
517777024	+ Florio Perrucci Steinhardt & Cappelli, 1010 Kings Highway South, Cherry Hill, NJ 08034-2524
517777026	+ GTR Source, LLC, 111 John St., Ste 1210, New York, NY 10038-3118
517955399	+ George Panteris, Attorney for i3 Verticals, LLC, 333 Sylvan Ave., Ste 201, Englewood Cliffs, NJ 07632-2732
517777028	+ HOP Capital, 1022 Avenue M, Brooklyn, NY 11230-4747
517777029	+ Ivy Receivables, 815 Centra Ave, Lawrence, NY 11559-1310
517777030	+ Karen Saunders, 40 Exchange Place, Ste 1306, New York, NY 10005-2743
517777031	+ Karl Massaro, 53 Welsh Road, Lebanon, NJ 08833-4317
517777032	+ Lead Genesis Partners, LLC, 8022 South Rainbow Blvd, Ste 185, Las Vegas, NV 89139-6477
517777033	+ Lex Funding, 28 North Main St, Marlboro, NJ 07746-1429
517777034	+ Libertas Funding, LLC, 382 Greenwich Ave, 2nd Fl, Greenwich, CT 06830-6501
517777035	+ Luxury Card, 250 Veronica Lane, Jackson, WY 83001-8331
517777039	+ ML Factors Funding, LLC, 456A Central Avenue #128, Cedarhurst, NY 11516-1927
517777037	+ Michael Nord, Attorney for Consolidated Electrical Dis, Nord & DiMaio, 190 State Highway 18, Ste 201, East Brunswick, NJ 08816-1407
517777036	+ Michael Nord, Attorney for Cooper Electric Supply Co., Nord & DiMaio, 190 State Highway 18, Ste 201, East Brunswick, NJ 08816-1407
517777038	Midnight Advance, 128 32nd St., Brooklyn, NY 11232
517777040	+ Morgan Lewis & Bockius, LLP, 1701 Market St, Philadelphia, PA 19103-2987
517777041	+ Mr. Cooper, 8959 Cypress Waters Blvd, Coppell, TX 75019-4643
517777043	+ NJ Div Of Taxation-Bankruptcy Unit, 50 Barrack Street, 9th Floor, PO Box 245, Trenton, NJ 08695-0245
517777042	+ New York Unity Factor, LLC, 39 Broadway, Ste 930, New York, NY 10006-3080
517777045	+ Par Funding, 20900 NE 30th St., Ste 307, Miami, FL 33180-2163
517777047	+ Philip Vinick, Attorney for Karl Massaro, 7 Becker Farm Road, Ste 106, Roseland, NJ 07068-1771
517777048	+ SEIA America Inc., 140 Sylvan Ave., Ste 213, Englewood Cliffs, NJ 07632-2559
517776999	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed

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with court;, New Jersey Division of Taxation, Compliance & Enforcement-Bankruptcy Unit, 50 Barrack St., 9th Floor, PO Box 245, Trenton, NJ 08695-0267

- 517777049 + South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
- 517777050 + Sunnova, Inc., 20 E. Greenway Plaza, Ste 475, Houston, TX 77046-2015
- 517777055 + Testa Heck Testa & White, PA, 424 W. Landis Ave., Vineland, NJ 08360-8111
- 517777056 + Vadim Serebro, 55 Broadway, 3rd Fl, New York, NY 10006-3757
- 517777057 + Walt DisneyWorld, Attn: BCA Financial Services, 18001 Old Cutler Road, Ste 462, Miami, FL 33157-6437
- 517777059 + World Global Capital, 30 Broad St. 14th Fl, Ste 14108, New York, NY 10004-2906
- 517777061 + Yes Funding Services, LLC, 122 East 42nd St., Ste 2112, New York, NY 10168-2100
- 517777062 + ZOHO Corporation, 4141 Hacienda Dr, Pleasanton, CA 94588-8566
- 517955398 + i3 Verticals, LLC, 40 Burton Hills Blvd, Ste 415, Nashville, TN 37215-6186

TOTAL: 50

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 30 2021 21:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 30 2021 21:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: GMACFS.COM	May 01 2021 00:43:00	Ally Capital, P.O. Box 130424, Roseville, MN 55113-0004
cr	EDI: GMACFS.COM	May 01 2021 00:43:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
517777001	Email/Text: amscbankruptcy@adt.com	Apr 30 2021 21:51:00	ADT Security Services, PO Box 371878, Pittsburgh, PA 15250-7878
517777002	+ EDI: GMACFS.COM	May 01 2021 00:43:00	Ally Auto Finance, PO Box 380901, Bloomington, MN 55438-0901
517777003	+ EDI: AMEREXPR.COM	May 01 2021 00:43:00	American Express, PO Box 297879, Fort Lauderdale, FL 33329-7879
517777006	Email/Text: bankruptcy@pepcoholdings.com	Apr 30 2021 21:49:00	Atlantic City Electric, PO Box 17006, Wilmington, DE 19850-7006
517777015	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 30 2021 21:48:00	Citizens One Auto Finance, One Citizens Way, JCA 110, Johnston, RI 02919
517777013	+ EDI: CHASEAUTO	May 01 2021 00:43:00	Chase Auto Finance, PO Box 29505, Phoenix, AZ 85038-9505
517777014	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 30 2021 21:48:00	Citizens Auto Finance, One Citizens Way, JCA 110, Johnston, RI 02919-1922
517777020	+ Email/PDF: creditonebknotifications@resurgent.com	May 01 2021 00:26:28	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
517777022	Email/Text: bankruptcy@dividendfinance.com	Apr 30 2021 21:48:00	Dividend Solar, 433 California St., Ste 300, San Francisco, CA 94104
517777025	+ EDI: FORD.COM	May 01 2021 00:43:00	Ford Motor Credit Company, One American Rd, Dearborn, MI 48126-2701
517777027	+ Email/Text: sternback@heitnerbreitstein.com	Apr 30 2021 21:49:00	Heitner & Breitstein, PO Box 270, Wickatunk, NJ 07765-0270
517776998	EDI: IRS.COM	May 01 2021 00:43:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517777012	EDI: JPMORGANCHASE	May 01 2021 00:43:00	Chase, PO Box 15298, Wilmington, DE 19850
517777011	EDI: JPMORGANCHASE	May 01 2021 00:43:00	Chase, PO Box 36520, Louisville, KY 40233
517777044	+ Email/Text: bnc@nordstrom.com	Apr 30 2021 21:49:33	Nordstrom Bank, PO Box 6555, Englewood, CO

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			80155-6555
517777052	EDI: AISTMBL.COM	May 01 2021 00:43:00	T-Mobile, PO Box 37380, Albuquerque, NM 87176-7380
517777053	EDI: LCITDAUTO	May 01 2021 00:43:00	TD Auto Finance, PO Box 9223, Farmington, MI 48333-9223
517777054	EDI: TDBANKNORTH.COM	May 01 2021 00:43:00	TD Bank, 32 Chestnut St, Lewiston, ME 04240
517777058	+ EDI: WFFC.COM	May 01 2021 00:43:00	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341
517777060	+ EDI: COMCASTCBLCENT	May 01 2021 00:43:00	Xfinity/Comcast, 1701 JFK Blvd, Philadelphia, PA 19103-2838

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517777017	##+	CODE Green Solar, LLC, 523 Hollywood Avenue, Cherry Hill, NJ 08002-2820
517777046	##+	Par Funding, 141 N. 2nd St., Philadelphia, PA 19106-2009
517777051	##+	Super Solar, 523 Hollywood Ave., Cherry Hill, NJ 08002-2820

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2021 at the address(es) listed below:

Name	Email Address
Aleksander Piotr Powietrzynski	on behalf of Creditor JPMORGAN CHASE BANK N.A. alex@winstonandwinston.com
Andrew Sklar	on behalf of Trustee Andrew Sklar andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
Andrew Sklar	andy@sklarlaw.com NJ43@ecfcbis.com;sklar@premierremote.com;ecf.alert+Sklar@titlexi.com
E. Richard Dressel	on behalf of Trustee Andrew Sklar rdressel@lexnovalaw.com
John R. Morton, Jr.	on behalf of Creditor Ally Capital ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Justin R. White	

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on behalf of Defendant Charles Kartsaklis jwhite@testalawyers.com

Melissa N. Licker

on behalf of Creditor Matrix Financial Services Corporation NJ_ECF_Notices@mccalla.com mccallaecf@ecf.courtdrive.com

Michael G. Menkowitz

on behalf of Trustee Andrew Sklar mmenkowitz@foxrothschild.com
brian-oneill-fox-5537@ecf.pacerpro.com;jdistanislao@foxrothschild.com

Phillip Andrew Raymond

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

Rachel A. Parisi

on behalf of Creditor APP Group International LLC raparisi@pbnlaw.com,
mpdermatis@pbnlaw.com;nvfuentes@pbnlaw.com;pnbala@pbnlaw.com;cpmazza@pbnlaw.com;sakelly@pbnlaw.com;pnbala
@pbnlaw.com;KOAkuffo@pbnlaw.com

Richard B Harper

on behalf of Creditor Sunnova Energy Corporation richard.harper@bakerbotts.com john.mitchell@bakerbotts.com

Richard B Harper

on behalf of Plaintiff Sunnova Energy Corporation richard.harper@bakerbotts.com john.mitchell@bakerbotts.com

Richard James Tracy, III

on behalf of Creditor TD Auto Finance LLC richard.tracy.iii@gmail.com,
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com

Robert M. Schechter

on behalf of Creditor APP Group International LLC rmschechter@pbnlaw.com,
mpdermatis@pbnlaw.com;pnbala@pbnlaw.com;nvfuentes@pbnlaw.com

Ronald S. Gellert

on behalf of Creditor Citizens Bank N.A. rgellert@gsbblaw.com, abrown@gsbblaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 17